


Better Housing in Canada

“The Ontario Plan”

First Annual Report of
The Toronto Housing Company, Limited
1913

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FOREWORD

 CANADA should do more than banish the slums. The old countries are doing that. Society is responsible for the slums and society must pay for their removal, which will require something in the nature of a surgical operation on the body politic.

But better housing has a far wider application than the slum problem. It means better living conditions for the great masses of wage-earners, and will bring with it a toning up of our whole social and industrial system. Enabling legislation will be necessary in every province. We, in Ontario, have made a beginning, and the results set out in this pamphlet, obtained under an Act passed this year, would indicate that we are on the right track.

I agree with the statement that every Canadian workman of steady habits should be able to own his home. The advantage is as much to the State as to the individual, for the home must always be the starting point for strengthening and elevating the social conscience and the national life.

W. J. HANNA

THE PROVINCIAL SECRETARY'S OFFICE,
PARLIAMENT BUILDINGS,
TORONTO

The Toronto Housing Company, Limited

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HIS ROYAL HIGHNESS THE DUKE OF CONNAUGHT

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Lt.-Governor of Ontario

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Vice-President - { THOS. FINDLEY
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Secretary - - W. S. B. ARMSTRONG
 Continental Life Building

ADDRESS OF THE PRESIDENT

The work of the Toronto Housing Company during the first year of its active operations has been chiefly to get a clear understanding of its mission and to form, as far as possible, a well defined plan for its field of operation. The problem of housing is so many sided it is not to be wondered at that the members of our Board took some time before seeing eye to eye as to the portion of the problem deserving of our first undertaking.

This report will briefly review what has been done, outline our immediate programme, and suggest some of the yet untouched fields of usefulness requiring serious consideration.

Our accomplishment is not all that we hoped for. Unforeseen difficulties and unavoidable delays caused the loss of several valuable months and it was not until the early months of this year that a better understanding of our aims and a wider sympathy with our proposed work paved the way for the carrying out of any important building operations. This time, however, was not wholly wasted. Plans of finance were carefully thought out, the experience of housing companies in Great Britain and United States was further thoughtfully studied and the needs of our own City more thoroughly ascertained.

Government Co-operation.

Representations were made to the Ontario Government as to the desirability, indeed the urgency, of the Government showing its interest in the housing problem facing practically every municipality in the Province. As is now well known, the Hon. Mr. Hanna immediately took a great interest in the whole subject and with our co-operation a Bill was framed and later on enacted by the unanimous vote of the Ontario Legislature that provides a way by which all the Cities and Towns of

Ontario may to a large extent solve the problem of providing houses at moderate prices for their people.

Several important principles underlie this legislation.

1. The first of these is that where private initiative fails to provide an adequate supply of a pressing necessity the Government, as representing the whole of the people, should and will lend its assistance to supply the need.

2. The principle of encouraging the voluntary co-operation of citizens with the Government in the solution of social problems.

3. The desirability of leaving the administration of such enterprises in the hands of specially constituted bodies.

4. In undertakings which by their nature create a value which is the direct result of Government co-operation such value (after providing for the repayment with interest of the private capital employed) shall belong to and be employed for the benefit of those co-operating. In the case of our Housing Company, the co-operators, outside of those supplying the capital, are the City, through its guarantee of the bonds, and the occupants of our houses.

These substantially were the principles Mr. Hanna required should be embodied in the Act, if the Government were to lend its encouragement and assistance to housing enterprises. The result is that no legislation could be better adapted to meet the present situation in Ontario than that recently passed by the Legislature.

Very shortly after the passing of this legislation the City Council of Toronto, by a practically unanimous vote, authorized the guarantee of Bonds to the value of \$850,000, for the purposes of the Company upon the basis of \$150,000 being provided by the Company. A few days later this By-law received the approval of the Provincial Board of Health. The vote of Toronto ratepayers was therefore not required. As you are aware, shares to the value of \$100,000 only have as yet been subscribed for, so that \$50,000 additional must be provided to entitle us to the full amount authorized by the Council.

Land Acquired.

Our first purchase of land was from the City, some five acres fronting on Logan Avenue. From the nature of the land a carefully planned development of the whole area was necessary to prevent it becoming an eye-sore to this section of the City. Opposition to the plans we first considered and still consider wisest prevented us proceeding with building operations during 1912. Our present plans for this land have, however, been approved by the City Council and we will spend in all over \$400,000 on this development and house 200 families.

Your Board carefully considered many types of houses and finally adopted a style of self-contained Cottage Flats with pleasing and varied elevation. In this we were able to benefit from the experience gained from our Spruce Street buildings as to the requirements of our tenants and as to architectural details. Other features of the development are a Central Heating Plant, a supply of hot water for domestic purposes, and large grass courts for the children of our tenants. In this we were influenced by a desire to effect all economies possible and at the same time to lessen the labor of the house-wives occupying our buildings. The lady members of our Board gave valuable assistance in planning these houses.

Spruce Court.

While our plans for the land above referred to were being held up we leased from the General Hospital Trust a block of vacant land facing on Spruce Street opposite the old General Hospital. On this land we have spent \$55,000 providing homes for 38 families. The type of buildings and general plan of development are practically the same as that referred to in connection with Logan Avenue. These houses are now ready for occupancy and applications have been received for double the number of tenancies. Not only were they over applied for but when the building construction had proceeded far enough to indicate with some clearness the plans of the flats, keen disappointment was expressed by the applicants for whom

we were unable to provide. There seems no reason to doubt that the type of residence and interior arrangement of our houses will prove exceedingly popular.

North-West Land.

We have purchased 685 feet of land near St. Clair Avenue in the North-West of the City, and plan to spend there in all about \$100,000. The lots are deep and a bowling green for the occupants of the houses will form one of the features of this development. It may be found desirable in this locality to build self-contained houses so that if thought wise, and if the demand arises, we may sell them upon easy terms of payment to those desiring and able to acquire their own homes.

This completes the list of the work already entered upon within the City Limits, the whole involving an outlay of over \$550,000.

Suburban Development.

A suburban development upon co-partnership lines has always been hoped for by those most active in organizing the Toronto Housing Company. The success of housing under this plan has been demonstrated many times in England, and in proportion as the price of land in cities becomes excessive, it inevitably follows that such a development is necessary.

Shortly after this Company was organized an opportunity offered to purchase 200 acres of desirable land situated between Danforth and Eglinton Avenues in the North-East district adjoining the City. The price was attractive and was possible only for a quick purchase. As the land was two miles from the existing city limits and without adequate transportation facilities, it was not considered wise to assume the responsibility of purchase with the probability of having to wait some years before building at this point would be advisable. At the same time it was considered that the low price made the purchase a very desirable one. Five of our shareholders after learning of the situation agreed to advance the money necessary to acquire the land, accepting a lien upon it as the only security for the

loan. To enable the Company to retain the property, a portion of it has been sub-divided and sold. The Company has been under no financial responsibility and we have an equity of large value in the remainder of the land.

It is the desire of your Board to develop this land (together with the one-third disposed of) upon the lines of a garden suburb as soon as satisfactory transportation is secured. We hope the Hydro-Electric Commission of Ontario will locate the route of their Eastern Suburban Trolley Line through the property. This would practically assure the speedy development of the district and be of far-reaching value as demonstrating the power now in the hands of cities and municipalities to solve their pressing problems of housing and town planning.

In fact the actual carrying out of what is now made possible by Ontario's Housing and Transportation Legislation would be of world-wide interest and *The Ontario Plan* would be referred to wherever a serious study of these problems was undertaken.

Most important of all, however, is the demonstration here made possible of what people may do to help themselves when the Government by wise legislation provides assistance without dispensing charity and guidance without destroying personal initiative and public co-operation. This indeed is legislation of a high order framed upon principles which develop public spirit and inspire public service.

To develop the suburban land now owned by the Company we will require not less than \$1,000,000. The City of Toronto so far is only co-operating with us within the city limits. A plan of finance for this suburban undertaking is one of the tasks ahead of the Company. That it may be successfully met and prove of great value to Toronto and Canada I earnestly hope.

The Future.

In all the work planned up to this date we have endeavored to realize a living condition and environment worthy of Canadian citizens and of which we hope all Canadian citizens may ultimately be able to avail themselves. Building at a lower level

might lend itself to establishing or perpetuating a condition neither desirable nor productive of lasting advantage to the community. A less desirable development may be justified, the conditions of thousands of our citizens being what it is. I would strongly urge, however, that for every dollar spent in providing housing accommodation of a less desirable type than we have yet planned, two dollars should be spent by the City, Province or Dominion (or by all combined) in seeking, finding and remedying the causes that have brought about that lower level of living. It will be a lasting discredit to Canada if we permit the reproduction here of the evils from which the countries of the old world are suffering.

Many suggestions as to fields of usefulness have reached us. Of these one which your Board consider especially worthy comes from a gentleman well known to all the citizens of Toronto for his benevolence and public spirit. This suggestion is that our Company provide a building for women workers living away from home where they would have the advantages of reasonable rent and pleasant social environment. The tenants might furnish their own rooms, and so long as they desired this building would afford a permanent residence and be to them a home.

A suggestion from Controller McCarthy that the Company provide a building which would be at the disposal of the Medical Health Officer has not yet reached us officially from the City Council. The idea is that when the Medical Health Officer finds houses unsanitary he can have the family removed to one of our houses while the landlord is putting his house in order. As there are few or no houses available for such cases at the present time the work of improving existing conditions is hampered. If houses were available for such tenants the Medical Health Officer could and would placard houses until they were rendered fit for occupation. The suggestion seems a practical and wise one and will receive the careful consideration of the Board when the matter comes before it officially.

From another leading citizen, one well acquainted with many phases of social work, came the suggestion that the Com-

pany acquire from the City the waste and unsightly ends of city parks which in a number of cases abut the rears of adjoining houses. This seems to us a wise proposal for many reasons. Such land is at present waste. If developed along desirable lines, it will mean the adding of an attractive feature to the parks referred to, the housing centrally of many who from their work especially need down town houses, and the City will receive from the Company in payment for the land a sum which will prove of assistance in improving the parks and adding to their attractiveness and social value. The whole matter is now receiving the attention of the City Council and we hope something of value to the City and Company may result from the proposal.

In this connection it should be stated that it is not our object, nor is it financially possible for the Company, to meet the existing demand for small houses. The most we can do is to relieve the pressure at a point where it will be of most value. We hope too that private enterprise will adopt some if not all of the ideas we are endeavoring to realize in our forms of development. This has been the experience in other countries where housing companies such as ours have been in operation. Our Company being conducted upon strictly business principles, private enterprise is not prevented from finding profitable investment upon similar lines. Rather, we indicate a way which, in our judgment, is safe and attractive.

From the outset our efforts have been watched with friendly interest by the other cities and towns of Ontario. A conference of representatives from leading centres was held at the City Hall, Toronto, last Fall when the details of the Bill, afterward enacted by the Ontario Legislature, were carefully discussed. The problem in Toronto appears to be repeated to a greater or less degree in every town and city in the Province. It is gratifying to know that Housing Companies in other cities are already or are soon to be formed under the provisions of the Government Act.

Many enquiries as to our organization and plans have reached us also from cities and towns in other Provinces—

notably Montreal, Quebec and leading Western towns. We have supplied freely all the information asked for accompanied by copies of the Ontario Housing Act. A copy of our Charter has also been supplied where requested.

A Central Bureau.

It would appear to be highly necessary to establish a central bureau to which all the cities and provinces may apply for information and assistance in the cause of Housing reform. This bureau would prove of great value in co-ordinating the different movements now taking place throughout all Canada. By applying the experience of each for the benefit of all, much may be done to lessen the labor of those giving freely of their time in this direction. Such a bureau, I believe, could best be organized as a department of the Public Health Section of the Conservation Commission. With Sir Edmund Osler as Chairman, it would be influential and efficient and the great forward movement of better housing would receive timely and invaluable assistance. There are citizens in every locality with the goodwill, but who require advice and assistance to enable them to put their good-will to practical use.

The Foreign Problem.

It has been truly said that America is the melting pot or the world. People of all countries are seeking here, some an easier, others a broader, but all a more human life than the old countries of the world afford. They do not come here to idle. They are clearing our forests, building our railways, digging our mines, and in many other ways bearing their full share of the heavy work called for in our Country's agricultural and industrial expansion. These people are not different from ourselves, except in the lesser opportunities they have had for development of mind and soul. They are cheerful, virile and in the main thrifty. Given the right environment, with the advantages of education, they will become true and valuable Canadians. I can see neither prudence nor justice in giving these people no better chances than they have to-day in Toronto.

to live in decent surroundings and healthful homes. It is not in the best interest of our city or our country that they should accept with cheerfulness or indifference a low level of living. At the present they form a menace to the health and morals of some localities and are said to affect injuriously the labor market. A better environment, better houses, better education and some human help can make of their children, sturdy, worthy citizens, bringing strength, endurance and talent as well to share in the great work ahead of us.

Building for Sale.

For the present the chief duty of our Company is doubtless to build houses for rent. The City of Toronto requires many hundreds more of such houses as we have planned and unless private initiative supplies these the Company will be pressed very hard by the demand to extend still further its operations in this direction.

There is a field, however, as yet untouched that deserves our earnest consideration. To many working men, their highest ambition is the ownership of their own houses. This is especially true where there are several children in the family. To give to these some permanent shelter against future possibilities of unemployment, illness or other disability every possible economy will be exercised and every nerve and muscle of the parents unsparingly used. In a country as generally prosperous as is Canada the ownership of his own house should not be an unrealizable ideal for a Canadian workman of steady habits. We are in a position to build at a less cost than the workman can and a plan of finance could with little difficulty be worked out by which within 15 to 20 years the worker would own his home by a monthly payment little in excess of his present rental. Life Insurance to cover the unpaid portion of the loans so made may be found necessary. This arrangement would give workmen who are heads of families a comfortable sense of security.

That there is a demand for such help as this would give is abundantly proven by the requests already before your Board. A field of usefulness of far-reaching value to Toronto would be

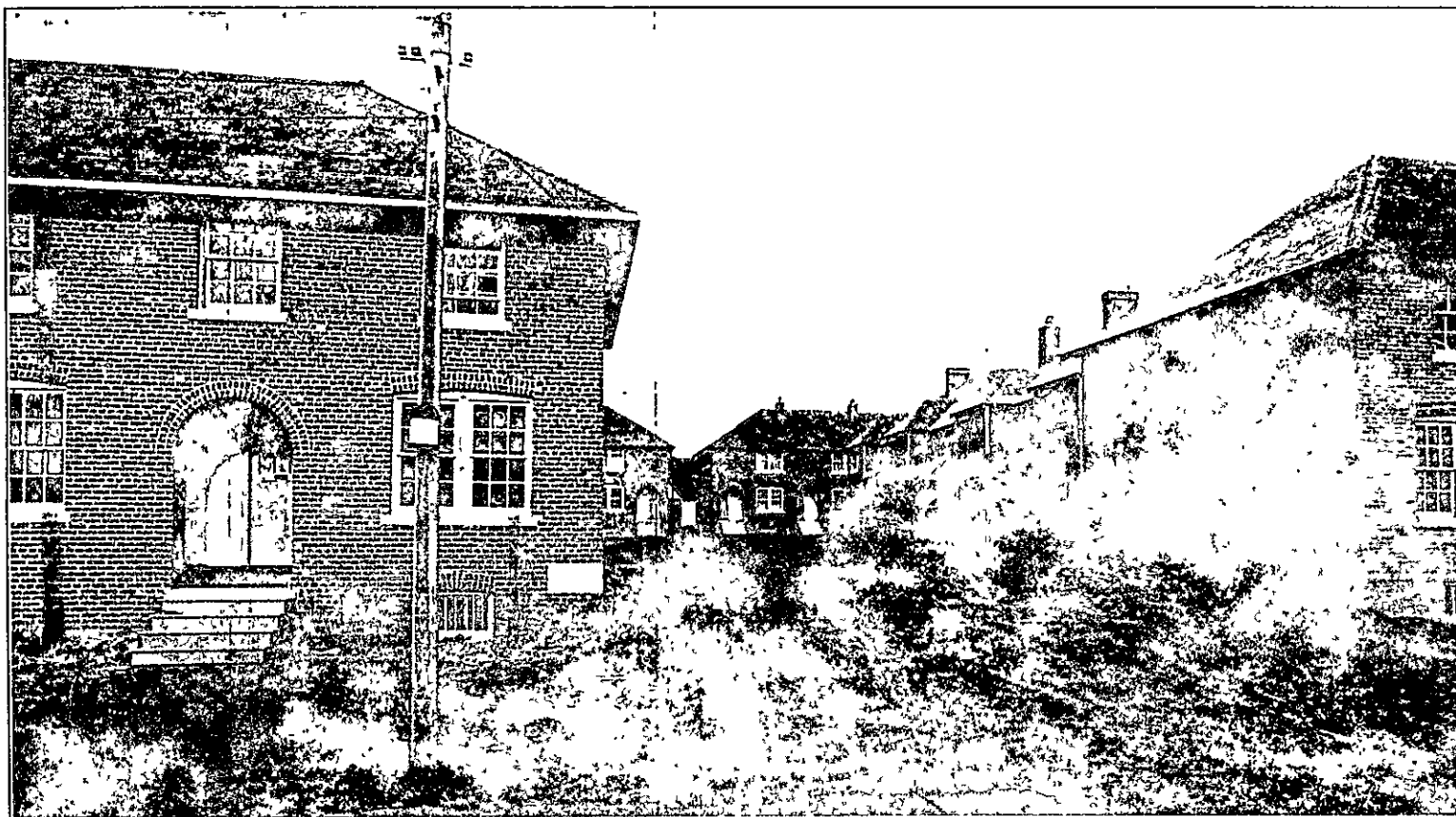
open to us if the sum of \$50,000 were placed at our disposal by private investors for this special purpose. This sum would enable us to borrow \$275,000 on mortgage bonds and so place at our disposal in all \$325,000. As repayments of capital are made monthly the plan once in operation would finance itself, the same capital being used over and over again. It is greatly to be wished that this beneficent phase of a broad housing policy could be carried out. I cannot but believe that much vacant housing land within the city limits is at present unused owing to difficulties of financing building operations. A safe plan could be worked out if the initial capital were provided.

In this connection I venture to express a hope for the many to whom the ownership of their own home would appear at present to be an impossibility. If the Company were in a position to supply small houses of very moderate price by monthly payments little in advance of rental, would it not develop a desire or ownership among many who now spend their small surplus earnings unproductively? Their present hopelessness results in no serious effort being made to save. This at least is sure : an increased incentive to save would be provided from which we might reasonably hope to have good results.

It might also be hoped that some of the money now invested in highly speculative enterprises, frequently resulting in large loss to the investors, would be attracted to this form of investment. The high profits held out as inducements to small investors are frequently imaginary, while the safety and increasing value of such an investment as we would provide is apparent.

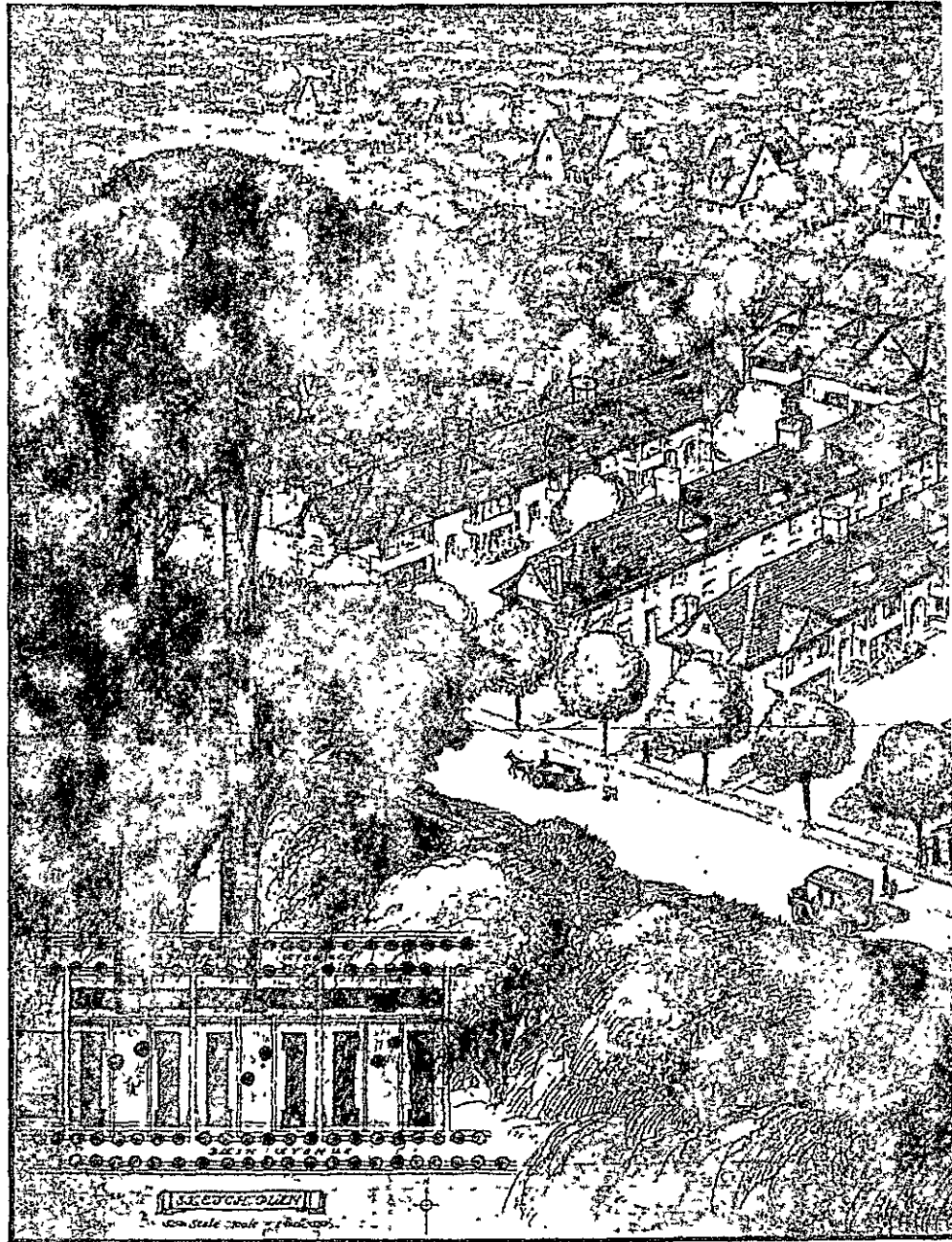
Legislation.

Toronto is fortunate in having a capable and zealous Medical Health Officer in Dr. C. J. Hastings. It has not therefore been necessary for the Housing Company to give any attention to Legislation affecting tenements, slums, etc. We are pleased to afford any help we can in furthering the plans formed by Dr. Hastings and have been grateful for his interest and help in the work planned by this Company.

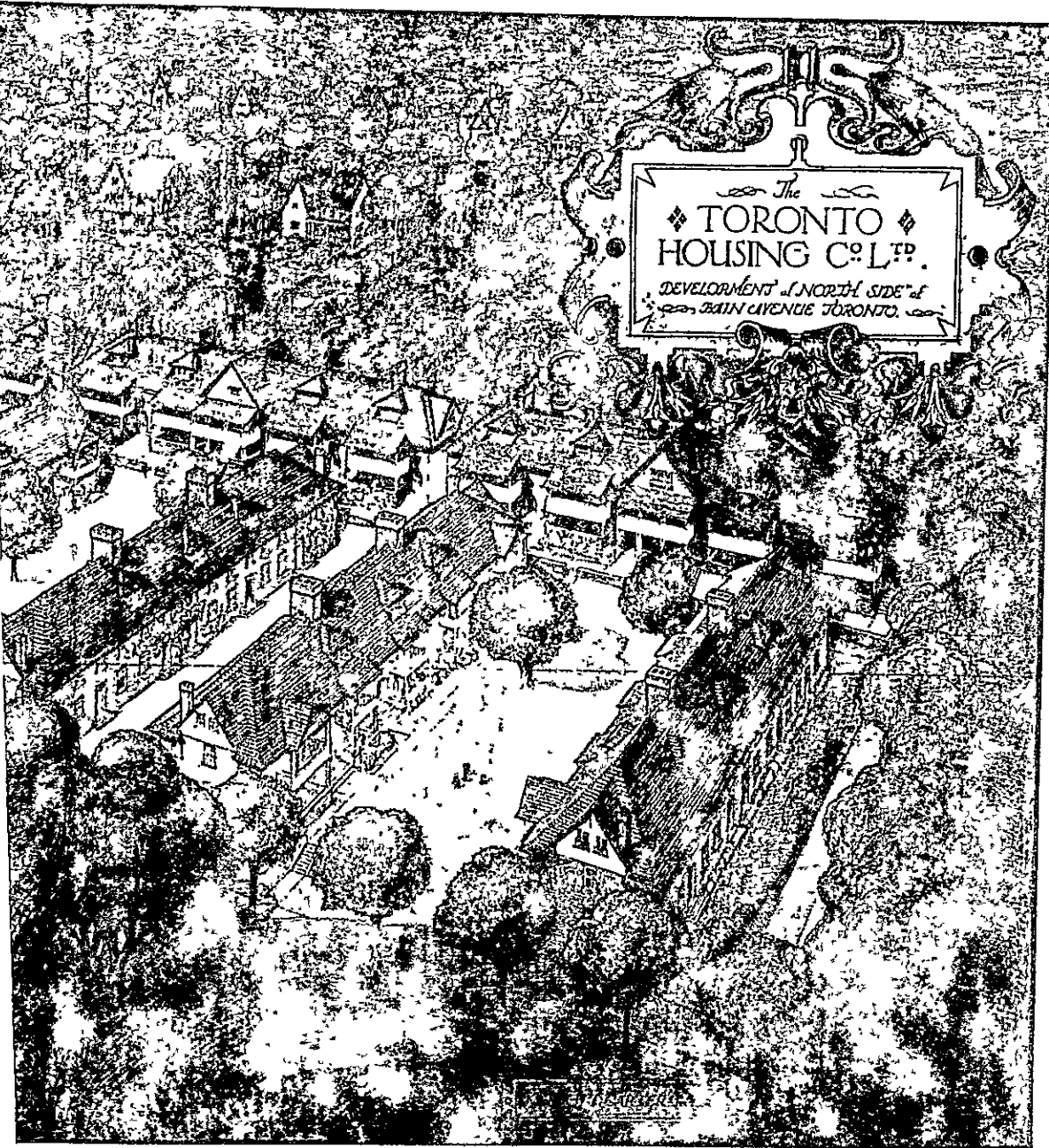


A PARTIAL VIEW OF SPRUCE COURT

The buildings are nearing completion, but considerable work remains to be done on them. The play-court, about 70 x 170, is to be graded, grassed, and cement sidewalks are to be laid.

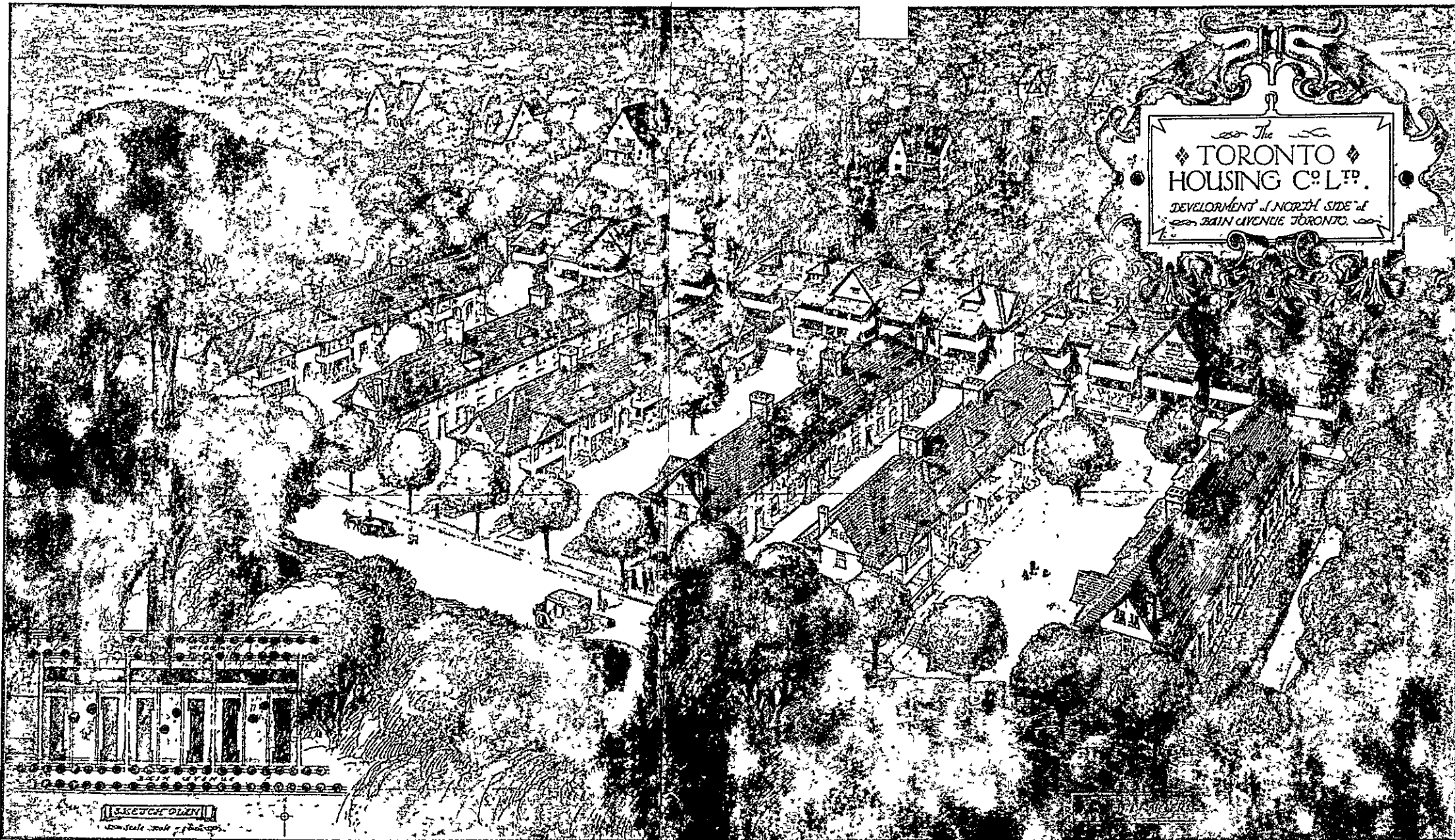


TORONTO HOUSING
Northern Portion of Baid



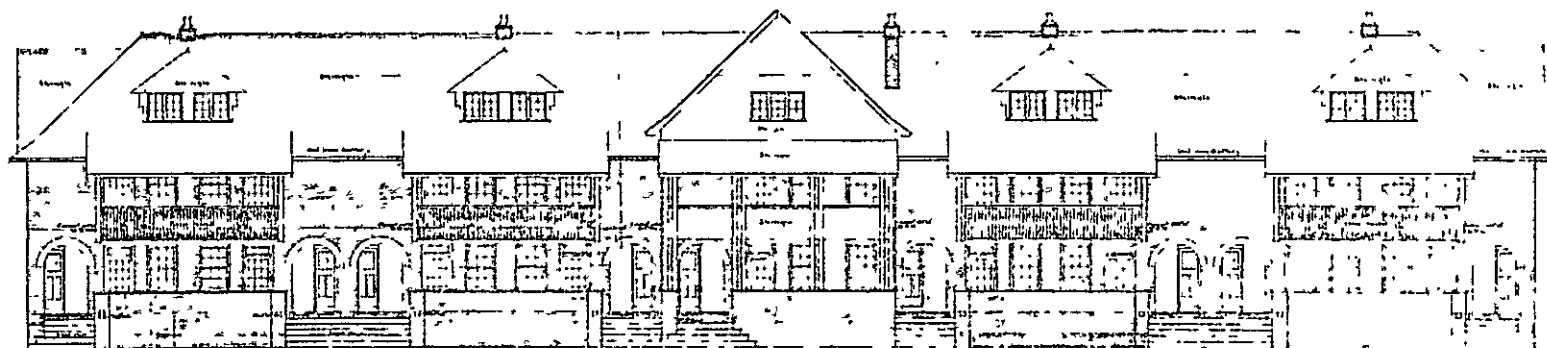
COMPANY'S COTTAGE FLATS

ue Property now under construction.



TORONTO HOUSING COMPANY'S COTTAGE FLATS

Northern Portion of Bain Avenue Property now under construction.



Front Elevation, Smallest Cottage Flats, Bain Avenue



Administration.

We recognize the necessity to conduct our business upon strict business principles. The rentals payable in advance are estimated to cover cost of up-keep, taxes, insurance, interest on bonds, interest on shareholders' capital, and to provide a sinking fund to retire all the bonds in 40 years. The whole of this rental is collected in 11 months of the year. A proportionate rental for the 12th month is also collected but this is rebated to our tenants if upon examination of their premises it is found that everything has been kept in good repair. The amount of the rebate is conditional upon the cost to the Company of internal repairs. Exterior up-keep is included in the rental collected within the eleven months.

Any further information as to methods or cost of administration will be freely given to shareholders interested.

Your Board desire at this time to make particular mention of the help and sympathy at all times during the year shown by His Worship Mayor Hocken, the Board of Control and members of the City Council.

It is with the greatest satisfaction also that we refer to the appointment of an Advisory Board consisting of Sir Edmund Osler, Mr. J. W. Flavelle and Mr. Z. A. Lash, K.C. Their help already has been and will continue to be of great value to the work we all have at heart.

In conclusion I desire to express my warmest personal thanks to the members of the Board for their hearty co-operation and cheerful willingness at all times to share in the work of furthering the objects of the Company. Much time has been given to the many questions calling for attention. From others outside our Board invaluable assistance has also been received. I gratefully acknowledge my debt to all and especially to His Honor Sir John Gibson, Mr. Z. A. Lash, K.C., and Sir John Willison.

G. FRANK BEER,

President.

The Housing Propaganda

"This is not a company; it is a Cause." This statement made recently by a shareholder of the Toronto Housing Company aptly explains the Company's existence. It expresses the point of view of each one of the 166 shareholders who together have advanced \$100,000, an average of \$600 each, to assist in the solution of a problem that vitally concerns both the community and the nation—better housing of the working people. To achieve this broader purpose the Board of the Toronto Housing Company have extended the scope of their work so that the record of the Toronto Housing Company, as such, is not a complete measure of the progress that has been made since the Civic Guild in July, 1911, appointed Prof. Edward Kylie chairman of a committee to consider the question of better housing. About the same time Dr. Charles J. Hastings, Medical Health Officer, presented his report of a survey made of six run-down areas in the City, comprising in all 4,696 houses and 26,413 persons. Among the results tabulated were the following:—

Number of houses unfit for habitation.....	390
Number of houses with two or more families..	2,137
One-room dwellings.....	198
Two-room dwellings.....	411
Three-room dwellings.	646

In comparison with conditions in other cities, the facts revealed by Dr. Hastings' inquiry were not alarming, but they showed a disquieting tendency toward slum development. The condition, however, which created most public opinion in favor of some form of active effort for the alleviation of the housing situation was the abnormal increase in rents. Twenty years ago the average working man's house of six rooms rented for from \$12.00 to \$16.00 a month. To-day a moderate rent for

such a house is \$25.00. The average wage is still considerably under \$15.00 a week. The result is that a large proportion of the families who pay rent live in a portion of a house.

From the first the object of the Company was not to rehouse the slums, nor was it to meet the demand of any class for housing accommodation ; it was to seek a solution for the whole housing problem. Two things were deemed essential—a constructive undertaking in Toronto and a nation-wide propaganda for better housing. Substantial progress has been made with the building program in Toronto, and much work has been done in furthering the general propaganda.

Consciousness of the need of organized effort for the improvement of housing conditions was aroused in most of the cities of Canada by Earl Grey and Mr. Henry Vivian, whom Earl Grey invited to visit the Dominion. To carry on this propaganda and to assemble and distribute necessary information, a Canadian Housing Association was from the first considered necessary by the Board of the Toronto Housing Company, which it is to be remembered was the only housing undertaking in operation in the Dominion. With a view to bringing about such an organization it was decided last year to ask the Dominion Government to invite Mr. Adams, the housing and town planning expert of the Local Government Board of England, to visit Canada, confer with the Provincial Governments in regard to necessary legislation and address meetings in the principal centres of population. This work came naturally within the province of the Health section of the Commission of Conservation. A petition to Sir Edmund Osler, chairman of this section, asking that Mr. Adams be brought to Canada, was circulated throughout the Dominion and signed by influential people in practically all the cities and endorsed by a number of the Provincial Governments. As far as we were concerned the matter was entirely successful but some misunderstanding arose which necessitated postponement of the undertaking.

From the inception of the Company it was apparent that it would be necessary to secure legislation to enable the financing

of housing undertakings on a scale sufficiently large to permit of success. The work under this head resulted in the passage of the Hanna Act, already dealt with by the President. This Act makes possible housing undertakings in every city and town in Ontario and in addition points the way to similar legislation in the other provinces of the Dominion.

Last Fall the Secretary addressed the Canadian Club in Quebec. That was the beginning of a movement which has progressed so far that we are assured the Ontario Act will be adopted by the Legislature of Quebec this year.

The Secretary attended the Canadian Conference on Charities and Corrections in Winnipeg last month and addressed the conference on the work of the Toronto Housing Companies. Before leaving that city he interviewed several of the leading financial and business men and received assurances that an effort would be made to secure the adoption of the Hanna Act in Manitoba.

Shortly after the adoption of the Hanna Act movements were started in a number of Ontario cities to organize housing companies under the provisions of the new legislation. In the connection the Secretary by invitation addressed meetings in Berlin and Galt.

Inquiries have also been received from Sarnia, Montreal, Winnipeg, Quebec, Hamilton, Medicine Hat, St. John, Dundas, Calgary, Edmonton, Ottawa, St. Catharines, Calgary, Vancouver, Halifax, Kingston, Ft. William, Windsor, Brantford, Hespeler, Renfrew. Indeed The Toronto Housing Companies is now known throughout the Dominion and we are constantly in receipt of inquiries with regard to the work.

Inquiries addressed to the Provincial Government, City Officials and other local organizations regarding housing are usually referred to us for reply.

Considerable correspondence arises out of our connection with the National Housing Association of the United States and inquiries from American cities regarding our work. As

example, we recently received from the Homestead Commission of the Commonwealth of Mass., a list of questions covering two typewritten pages.

Another branch of this broader phase of the Company's work is keeping in touch with the housing movement throughout the world in regard to legislation, methods of finance, plans of land and houses, methods of promoting the social welfare of tenants.